EXHIBIT Q

Figure Comparison: The '113 Patent and the '072 Patent (7 pages)

5,873,072 Sheet 6 of 7 Feb. 16, 1999 U.S. Patent

5,383,113

Sheet 1 of 5

Jan. 17, 1995

U.S. Patent

CONSUMER

PRIVATE BANK EX-CHANGE

Fig.5

FRONT END PROCESSOR

DISPLAY

COMPUTER

KEYBOARD

LASER
PRINTER/
TROY POST
PROCESSOR

FEDERAL REBERVE ACH NETWORK

LIST

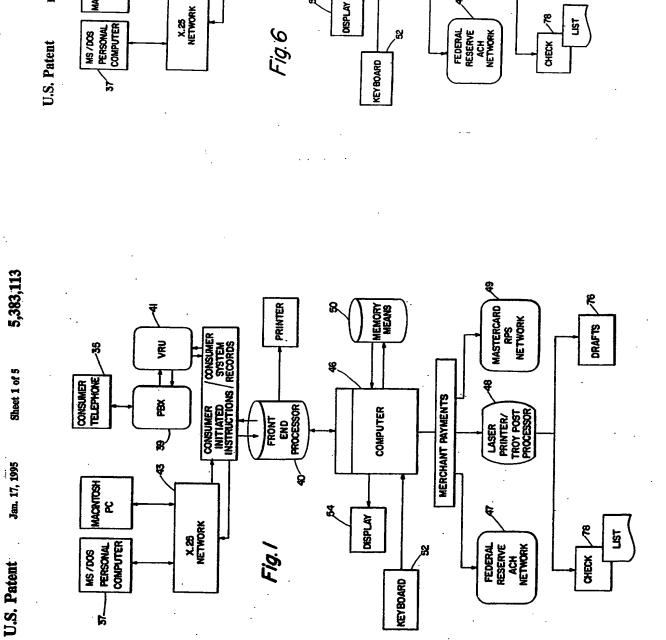
<u>8</u>

MASTERCARD RPS NETWORK

DISK

PRINTER

VOICE SPONSE UNIT



PRINTER

FRONT END PROCESSOR

DISK

COMPUTER

DISPLAY

ଥ

MASTERCARD RPS NETWORK

LASER
PRINTER/
TROY POST
PROCESSOR

DRAFTS

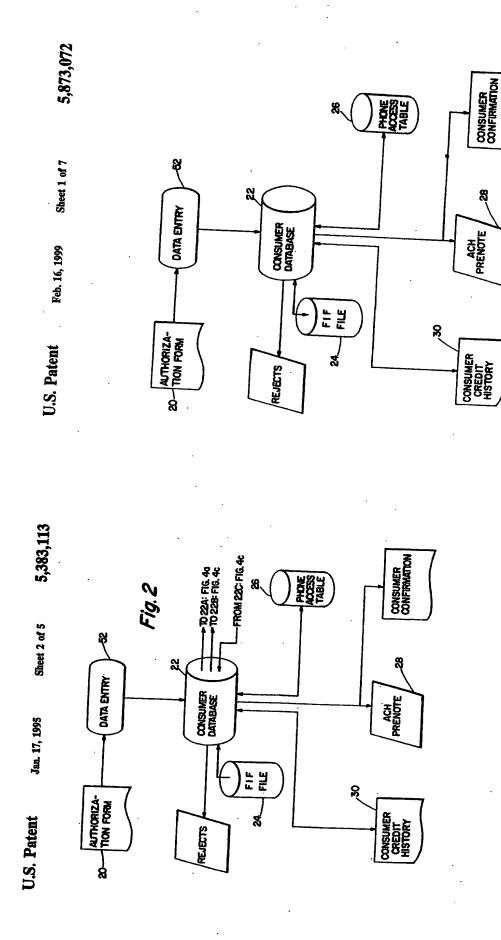
LIST

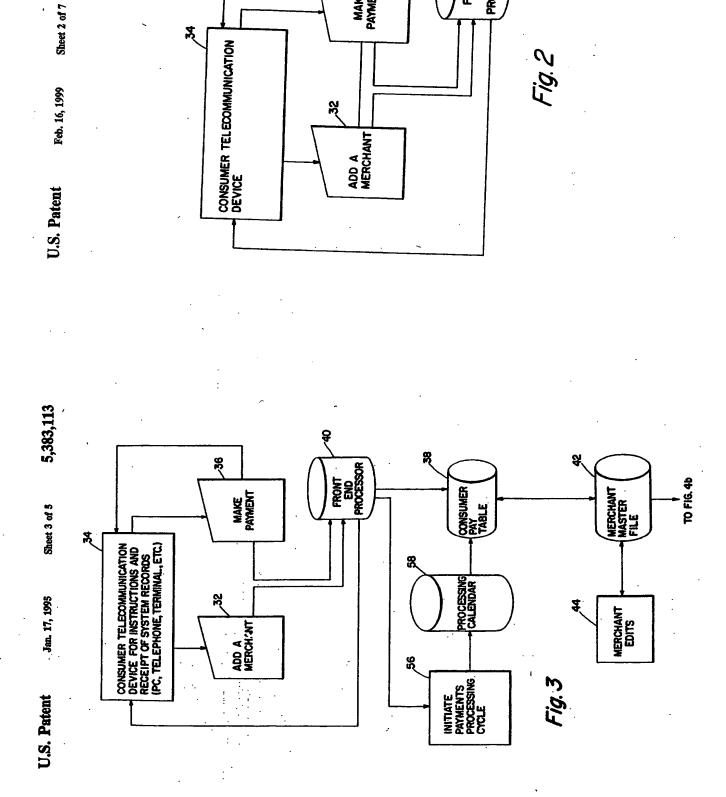
5,873,072

Sheet 7 of 7

Feb. 16, 1999

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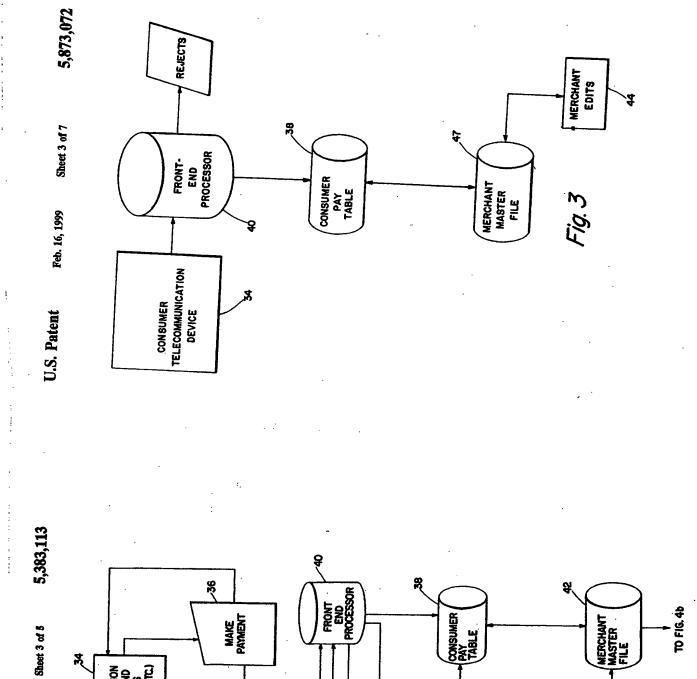


8

MAKE PAYMENT

FRONT END PROCESSOR

5,873,072



PROCESSING CALENDAR

INITIATE
PAYMENTS
PROCESSING
CYCLE

4

Fig. 3

MERCHANT Edits

CONSUMER TELECOMMUNICATION

DEVICE FOR INSTRUCTIONS AND
RECEIPT OF SYSTEM RECORDS

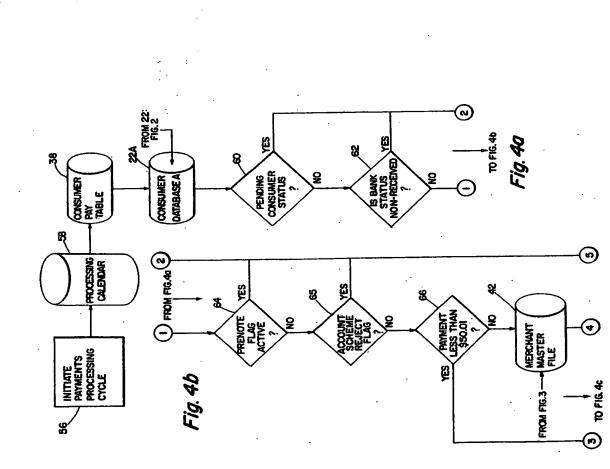
(PC, TELEPHONE, TERMINAL, ETC.)

Jan. 17, 1995

U.S. Patent

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> ADD A MERCH:NT



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Fig. 44

MERCHANT MASTER FILE

TO FIG. 4c

©

Sheet 4 of 7 U.S. Patent

Feb. 16, 1999

5,873,072

CONSUMER PAY PROCESSING INITIATE PAYMENTS PROCESSING CYCLE

CONSUMER DATABASE

FROM FIG.40

Fig.4B

5,383,113

Sheet 4 of 5

Jan. 17, 1995

U.S. Patent

